

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

VIRGINIA E. FORTUNATO, LLC  
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Attorney for Debtor, Linda C. Miller

In Re:

LINDA C. MILLER,

Debtor.

Case No.: 18-29286/VFP

Judge: Vincent F. Papalia

Chapter: 13

### CHAPTER 13 ATTORNEY'S CERTIFICATION IN OPPOSITION

The debtor(s), through their counsel, in this case opposes the following **(choose one)**:

1. ☐ Motion for Relief from the Automatic Stay filed by \_\_\_\_\_ ,  
creditor,

A hearing has been scheduled for \_\_\_\_\_ , at \_\_\_\_\_ .

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_ , at \_\_\_\_\_ .

- ☒ Certification of Default filed by MidFirst Bank ,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

- ☐ Payments have been made in the amount of \$ \_\_\_\_\_ , but have not  
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ Other (**explain your answer**):

The Debtor has advised that she made a payment to MidFirst Bank which posted on or about October 23, 2023 in the amount of \$2,636.00. The Debtor has further advised that she should have the balance of arrears in the amount of \$1,774.00 by the end of the month. The Debtor expects that once the payment is schedule it could take 10 days to clear. The Debtor would like to resolve accordingly.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: October 26, 2023

/s/ Virginia E. Fortunato, Esq.  
Attorney for Debtors

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.